Case:18-03557-BKT13 Doc#:5 Filed:06/27/18 Entered:06/27/18 00:00:12 Desc: Ch 13 First Mtg. Page 1 of 2

| Information to | o identify the case: | |
|---------------------|----------------------------------------|--------------------------------------------|
| Debtor 1 | JORGE LUIS ESTRADA COREANO | Social Security number or ITIN xxx-xx-2119 |
| | First Name Middle Name Last Name | EIN |
| Debtor 2 | ELIZABETH COTTO CHINEA | Social Security number or ITIN xxx-xx-7571 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN |
| United States Bar | nkruptcy Court District of Puerto Rico | Date case filed for chapter 13 6/26/18 |
| Case number: 1 | 18-03557 -BKT 13 | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 1. | Debtor's full name | JORGE LUIS ESTRADA COREANO | ELIZABETH COTTO CHINEA |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | PMB 365 RR8 BOX 1995 BAYAMON, PR 00956 | PMB 365 RR8 BOX 1995 BAYAMON, PR 00956 |
| 4. | Debtor's attorney Name and address | ROBERTO FIGUEROA CARRASQUILLO PO BOX 186 CAGUAS, PR 00726–0186 | Contact phone 787 744–7699 Email <u>cmecf@rfclawpr.com</u> |
| 5. | Bankruptcy trustee Name and address | ALEJANDRO OLIVERAS RIVERA ALEJANDRO OLIVERAS CHAPTER 13 TRUS PO BOX 9024062 SAN JUAN, PR 00902–4062 | Contact phone 787 977–3500 Email <u>aorect@ch13sju.com</u> |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | Jose V Toledo Fed Bldg & US Courthouse 300 Recinto Sur Street, Room 109 San Juan, PR 00901 | Hours open <u>8:00 AM – 4:00 PM</u> Contact phone (787) 977–6000 Date: 6/27/18 |

For more information, see page 2

Case:18-03557-BKT13 Doc#:5 Filed:06/27/18 Entered:06/27/18 00:00:12 Desc: Ch 13 First Mtg Page 2 of 2 Debtor JORGE LUIS ESTRADA COREANO and ELIZABETH COTTO CHINEA

Case number 18-03557

| 7. | Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not | August 1, 2018 at 10:00 AM | Location: | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| | | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | OCHOA BUILDING, 500 TANCA STREET, FIRST FLOOR, SAN JUAN, PR 00901 | |
| 8. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: | Filing deadline: 10/1/18 | |
| | | a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | |
| | | Deadline for all creditors to file a proof of claim (except governmental units): | η Filing deadline: 9/4/18 | |
| | | Deadline for governmental units to file a proof claim: | Of Filing deadline: 12/26/18 | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection. | | |
| 9. Filing of plan The debtor has filed a plan. The hearing on confirmation will be held on 9/7/18 at 02:30 PM, Location: 300 RECINTO SUR STREET, COURTR PR 00901 An objection to confirmation of the chapter 13 plan shall be filed at least confirmation. | | be held on: , COURTROOM 1 SECOND FLOOR, SAN JUAN, | | |
| | | An objection to confirmation of the chapter 13 plan shall be filed at least 7 days prior to the hearing on confirmation. | | |
| | | The confirmation hearing may be continued by announcemer and time without further written notice. | nt at the confirmation hearing of the continued date | |
| 10 |). Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case. | | |
| 11 | . Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | | |
| 12 | . Exempt property | The law allows debtors to keep certain property as exempt. If distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claime | ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that | |
| 13 | . Discharge of debts | Confirmation of a chapter 13 plan may result in a disch a debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to be a deadline to object to be a deadline. | debts will not be discharged until all payments for may never try to collect the debt from the unwant to have a particular debt excepted from file a complaint and pay the filing fee in the entit the debtors are not entitled to a discharge sust file a motion. The bankruptcy clerk's office | |